

## **METHOD AND SYSTEM FOR PROCESSING CREDIT CARD PAYMENTS**

### **ABSTRACT OF THE DISCLOSURE**

A system for processing credit card payments is provided. According to one aspect of the system, a client is able to submit payment transactions in different formats for processing. Depending on the submission format, the payment transaction can be processed by either a batch process or a right-time process. The right-time process processes the payment transaction in real-time upon submission thereby allowing the corresponding credit account to be updated in a more timely manner. In particular, the right-time process adjusts the available credit relative to the corresponding credit account in a real-time manner so that the available credit closely tracks or reflects payments made to the credit account.

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